

1999 DEFERRED DEPOSIT LENDERS
SUPERVISED LENDERS' ANNUAL REPORT

This is a composite of all reports made to the Administrator of the Uniform Consumer Credit Code, pursuant to §5-2-304(2), previously 5-3-505(2), C.R.S. from deferred deposit lenders. This information has not been independently verified.

Number of deferred deposit lenders reporting data for December 31, 1999 = 206

1. Total Supervised Loans made in 1999:

a. Deferred deposit loans	No.	596,814	\$	86,392,248
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2. Supervised Loans (§5-1-301(47), previously 5-3-501, C.R.S. outstanding as of December 31, 1999

No.	48,802	\$	5,949,193
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3. Deferred deposit loans:

		<u>Loan Amount</u>		<u>Finance Charge</u>
a. Minimum loan amount and finance charge	\$	5.00	\$	0.83
b. Maximum loan amount and finance charge	\$	600.00	\$	25.00
c. Average loan amount and finance charge	\$	124.63	\$	22.56
d. Average annual percentage rate (APR)				496.82%
e. Average loan term (specify days or months)		16.7		days
f. Total of returned checks in 1999	No.	58,363	\$	8,495,028
1. Total of checks recovered	No.	34,784	\$	5,120,886
2. Total of checks charged off	No.	19,938	\$	2,978,129
g. Average amount of returned check charge			\$	20.00

4. Do you make multiple loans, pursuant to UCCC Rule?

Yes	52%	No	48%
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5. Number of loans refinanced (flipped/extended /rolled)

No.	120,078
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5a. Number of loans refinanced, as a percentage of total loans made

20.12%